REMARKS/ARGUMENTS

The subject matter defined by the pending claims is allowable over the art of record

Various embodiments of the present invention provide for a user-maintained personal information registration system. Each user provides personal information and physiological identifiers, and the personal information and representations of the physiological identifiers are stored in a data set in a database. Integrity of the personal information is maintained by permitting modification of a particular user's personal information only by that user. This restriction is enforced through the use of physiological identifiers (often called "biometrics"). Specifically, a person purporting to be a particular user is permitted to modify the user's personal information in the stored data set only if the subject provides a new set of physiological identifiers and it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the physiological information in the stored data set, so that the subject is authenticated as the user. Independent claims 1, 17, 29, 30, 31, 36, and 39 include this type of element in one form or another.

The Examiner rejected claims 1-50 under 35 U.S.C. 103(a) as being unpatentable over Pare Jr. et al. (U.S. Patent No. 6,154,879) and further in view of Bianco et al. (U.S. Patent No. 6, 256, 737), and further in view of Berson (U.S. Patent No. 6,532,459). None of Pare, Bianco, nor Berson teaches or otherwise suggests, alone or in combination, such a registration system in which integrity of personal information is maintained by permitting modification of a particular user's personal information only by that user, using physiological identifiers to authenticate the user.

Pare uses biometrics to control access to a user's bank account through an ATM, but does not deal with modification of personal information that might be

related to the account, such as the user's name, address, and account number, to name but a few.

Bianco uses biometrics to control access to enterprises resources (such as applications and data) generally (see Col. 8, lines 9-24), but does not use biometrics to control the type of access (e.g., read/modify) for a particular resource or to specifically limit modification of a user's personal information to that user, as claimed in the subject application. Rather, Bianco is generally used to prevent a particular user from accessing sensitive information in the enterprise system, for example, by providing access to user medical information only to human resource department personnel (see Col. 20, lines 9-32) or requiring secondary authorization in order to access merger information (see Col. 49, line 54).

The Examiner points out that Bianco teaches a re-enrollment step in which a user's data set is updated with new physiological information (Col. 29, lines 5-10), and that this re-enrollment step can be usefully incorporated into banking and financial transaction systems such as those of Pare. This re-enrollment step generally causes modification of the physiological information in a user's data set. This re-enrollment step, however, does not involve modification of the user's personal information in the data set. Furthermore, in Bianco, modification of a user's personal information is not restricted to only the specific user, as in the present invention. The subject application discusses a similar re-enrollment step for updating the physiological information in the data set, and also discusses periodic updates of the user's personal information in the data set.

Thus, as the Examiner states in the Office action on page 4 at lines 4-7, "the combination of Pare/Bianco does not specifically disclose that the integrity of a registration system is maintained by permitting modification of a particular user's personal information only by that user, using physiological identifiers to authenticate the user." Berson certainly does not disclose or otherwise suggest such a registration system. As indicated by its title, Berson teaches a system for finding, identifying, tracking and correcting information about a person that is

stored in diverse databases. Whereas the present invention as claimed allows a person to enter and update personal information in a central database while preventing others from modifying the personal information, Berson allows a person to find and correct personal information that was entered by others into diverse databases (see Berson, col. 4, lines 8-11) and then identifies and tracks any parties who thereafter access or change the personal information so that the individual is assured that no unknown party has accessed or changed the information (see Berson, col. 4, lines 20-26). Thus, Berson clearly does not maintain the integrity of a registration system by permitting modification of a particular user's personal information only by that user (an element which the Examiner indicates is also missing from Pare and Bianco), since persons other than the user can change the information under the condition of being identified and tracked.

With specific reference to Claim 1, for example, then, Berson does not teach or otherwise suggest any or all of (1) "obtaining, from each user with respect to whom data is to be placed in the data base, personal information of such user, the content of such personal information initially established by such user in an enrollment phase" (see Claim 1, clause a); (2) "also obtaining, from each such user, a first set of physiological identifiers associated with such user, the first set of physiological identifiers initially provided by such user in the enrollment phase" (see Claim 1, clause b); (3) "storing, in a digital storage medium, a data set pertinent to such user, the data set including such user's personal information and a representation of the physiological identifiers associated with such user" (see Claim 1, clause c); and (4) "permitting a subject to modify a user's personal information in the stored data set pertinent to such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user" (see Claim 1, clause d). With regard to the first claim element, the external databases of Berson are

created and maintained by third parties (see Berson, col. 3, lines 55-58), and the information of interest stored in the external databases is not provided by the user in an enrollment phase but rather is gathered (impliedly by a third party) with or without the express consent or knowledge of the individual (see Berson, col. 3, lines 50-54). With regard to the third claim element, nothing in Berson discloses the storage of a data set including representations of physiological identifiers along with personal information. With regard to the fourth claim element, Berson clearly allows persons other than the user to modify the personal information, as Berson includes mechanisms for tracking new or changed information (see Berson, col. 9, lines 30-36) and for identifying and tracking parties who access or change the personal information so that the individual is assured that no unknown party has accessed or changed the information (see Berson, col. 4, lines 20-26). Thus, Applicant respectfully submits that claim 1 is patentable over Pare, Bianco, and Berson. As the other independent claims have similar limitations, Applicant respectfully submits the other independent claims are likewise patentable over Pare, Bianco, and Berson. Because each dependent claim is deemed to include all of the limitations of its base claim and any intervening claims, all dependent claims are believed to be patentable over Pare, Bianco, and Berson. In conclusion, then, Applicant respectfully submits that claims 1-50 are patentable over Pare, Bianco, and Berson, both alone and in combination.

The Examiner also rejected claims 43-50 under 35 U.S.C. 103(a) as being unpatentable over Pare Jr. et al. (U.S. Patent No. 6,154,879) and further in view of Bianco et al. (U.S. Patent No. 6, 256, 737) and Ginter et al. (U.S. Patent No. 6,185,683), hereinafter "Pare," "Bianco," and "Ginter," respectively. Applicants respectfully submit that claims 43-50 are patentable over Pare, Bianco, and Ginter. Applicants note that each of claims 43-50 depend directly or indirectly from claim 1 or claim 36, and therefore include respectively the limitations of those claims. It is well settled that a dependent claim is allowable if its parent claim is allowable. Since independent claims 1 and 36 are not rendered obvious

by the combination of Pare, Bianco, and Ginter, dependent claims 43-50 would be allowable if claims 1 and 36 are allowable regardless of the teachings of Ginter. For the reasons stated above, claims 1 and 36 are believed to be allowable over Pare, Bianco, and Berson. Claims 43-50 are therefore believed to be allowable over Pare, Bianco, and Ginter.

Conclusion

Claims 1-50 are pending in this application. All pending claims are believed to be in a form suitable for allowance. Therefore, the application is believed to be in a condition for allowance. The Applicant respectfully requests early allowance of the application. The Applicant requests that the Examiner contact the undersigned, Jeffrey T. Klayman, if it will assist further examination of this application.

Respectfully submitted,

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